

EXHIBIT E

BRD: 7/22/2013 DCN: 952497983

Alphonse & Debra Calvanese
393 Greenhill Road
Longmeadow, MA 01106

Billing Inquiries

PO Box 982235

El Paso, Texas 79998

Account # [REDACTED] 7675

CHARGE DISPUTE REF #24071053179987182824967

TRANSACTION DATE, JUNE 27, 2013

PAID TO NETRATE CONCEPTS

AMOUNT \$5,423 00

To whom it may concern

On June 25, 2013 we purchased a travel membership from a company called Netrate Concepts after an invitation to a presentation. We were invited by mail with a promise of 2 round trip plane tickets anywhere in the U S and were told we were referred by a friend of ours.

We were required to sit through a 90 minute presentation of a travel club organization claiming discounted travel, 250,000 members, a 25 year track record, ease of access and immediate availability. Netrate Concepts was formed in Delaware in January 2013. We were advised to investigate on line to verify the presentation and purchased a lifetime membership for \$5423 00 which included a \$199 annual support fee and a \$349 processing fee.

Documented was a statement that our log in credentials would be received in a week. After accessing the program and observing the comparisons we learned of the fraudulent nature of the presentation. There was not any credible product or access to any real exclusive discounts. We uncovered several examples of failure to equal the proposed service we were sold. The original promise to supply plane tickets was a deceptive practice and they were not available as advertised and required restrictions beyond any test of reasonable and required additional payments.

The delay in providing an ID and password delayed our ability to learn the actual failure of this service to be as presented and caused a delay beyond the alleged rescission deadline of 3 business days in the fine print of a contract. We demanded a refund on July 10th after multiple attempts to secure a realistic travel arrangement that met the standards of the presentation at sale. We then uncovered information in the process of investigating the validity of this company. Information uncovered included a lack of history of Netrate Concepts but an AKA company called Berkshire concepts with multiple complaints against it and an "F" rating by the Better Business Bureau. The name of the principle person we demanded a refund is referenced as an affiliate of Berkshire Concepts. He denied any relationship or connection between the companies or any knowledge of Berkshire Concepts. We cited examples of people who were victims of fraud through that company.

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We called VISA to get advice on how to dispute this claim and were told that we paid voluntarily so we need to show that we did not get the product we purchased in order to file a dispute. Clearly we did not get what we thought we purchased and we are documenting this for you.

In an attempt to demand repayment from the company we spoke to the salesman who encouraged us to "give it time" and we were beyond the rescission date technically. The travel agent then called and pressured us to book something but we didn't. She referred us to "Dan" presumably a manager who said he would look into "going to bat for us" and speak to others in the company. We were clear and assertive that we wanted a refund and had not used any services or products. He called us back on Friday July 12th denying a refund and offered a travel voucher of some sort for \$1000 in lieu of a refund.

In summary we were lured through DECEPTIVE BUSINESS PRACTICES to purchase a product that we didn't get. Access to the information that leads to our discovery was not initially available and deliberately withheld and denied. We have not received anything for our expense. WE DISPUTE THIS PAYMENT and request that you reverse the payment through VISA. We have contacted the Attorney General's Office and were advised to proceed, and will make personal contact to our Congressman Richard Neal and our state representative et al. We hope that you will help not only to recoup this money but to prevent further harm to others who may be victims of such fraudulent and deceptive behavior.

Further information, documentation of all of the above can be made available on your request. I can be reached at [REDACTED] or email at [REDACTED]

Respectfully,



Alphonse and Debra Calvanese

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 Bargain Travel Forum: Berkshire Concepts Travel Deal or Scam? TripAd... Page 2 of 4



jimbo070
 posts 2
 reviews 14

This story is not surprising, given my experience with that company and the vouchers for "free airline tickets" which cost \$49 each with no promise of booking - and pretty good evidence from this board that we would never be booked. I am surprised to read that they have no office on the Cape as we visited a small storefront operation in South Yarmouth.

We also filed a complaint with Jet Blue as they were using Jet Blue literature. These guys do not live up to their promises, and are a total scam. That was clear when the price was lowered four times, but would not be extended at any price once we walked out the door. Will there be prosecutor follow up?

Reply

Report inappropriate content



SoxFan00
 Boston
 posts 2
 reviews 9

53 Re: Berkshire Concepts Travel Deal or Scam?

Aug 07 2012 5:10 PM

As for the South Yarmouth office - went there, no longer occupied.

Had the same experience with their "free" travel vouchers.

Reply

Report inappropriate content

same town is Dennis is the PO Box for Nequate Concepts

54 Re: Berkshire Concepts Travel Deal or Scam?

Aug 07 2012 10:08 PM

-- Message from TripAdvisor staff --

TripAdvisor staff removed this post either because the author requested it, or because it did not meet TripAdvisor's forum guidelines.

To review the TripAdvisor Forums Posting Guidelines, please follow this link:
http://www.tripadvisor.com/pages/forums_posting_guidelines.html

We remove posts that do not follow our posting guidelines, and we reserve the right to remove any post for any reason.

Removed on: 12:59 pm August 09, 2012

Edited: 12:59 pm August 09, 2012

55 Re: Berkshire Concepts Travel Deal or Scam?

Aug 07 2012, 10:08 PM

-- Message from TripAdvisor staff --

TripAdvisor staff removed this post either because the author requested it, or because it did not meet TripAdvisor's forum guidelines.

To review the TripAdvisor Forums Posting Guidelines, please follow this link:
http://www.tripadvisor.com/pages/forums_posting_guidelines.html

We remove posts that do not follow our posting guidelines, and we reserve the right to remove any post for any reason.

Removed on: 12:59 pm, August 09, 2012

Bargain Travel Forum: Berkshire Concepts Travel Deal or Scam? - TripAd... Page 3 of 4

pitteclaire
Blackstone
posts 13**56 Re Berkshire Concepts Travel Deal or Scam?**

Aug 06 2012 9:59 PM

Hello. This travel service (Berkshire Concepts) is such a scam. Last Feb. I signed up. They refuse to give me a refund, the web site is awful, and the "Dream Vacations" are horrible, very expensive. Expedia is free, I paid them (Berkshire) 3,400.00, expedia is alot cheaper it is free. The money I spent went to Dan in Maine, and they run a business out of Pittsfield Ma. They are just a bunch of theifs. They advertise the co. themself on a bunch of different sites. What you bought was a web site from Maine. Good luck with you travel plans. The BBB and the Attorney Gen. has complains and in other states too.

[Reply](#)[Report inappropriate content](#)pitteclaire
Blackstone
posts 13**57 Re Berkshire Concepts Travel Deal or Scam?**

Aug 06 2012 10:01 PM

I'm taking it to court.

[Reply](#)[Report inappropriate content](#)chocolategrin92
Pennsylvania
posts 2
reviews 4**58 Re Berkshire Concepts Travel Deal or Scam?**

Aug 25 2012 9:35 PM

We just went to a Berkshire Concepts sales-pitch meeting and any time something sounds too good to be true, it usually is. So we did not sign up and received our Bayview Incentives "thank you" for attending the meeting, which was supposed to be two Delta airline tickets anywhere in the U.S. Before scheduling to attend the meeting, my husband was assured what we could travel any time, any place with these vouchers. However, after reading the fine print on the incentives brochure, it turns out you need to mail in \$49 per person just to receive the airline voucher and once you do, you will find your choices of flights are very limited. In addition, phone calls are prohibited, all communication must be done in writing or email. Based on the lack of trustworthiness in their advertising of their incentives, I would not trust Berkshire as a whole. Hope this information helps you!

[Reply](#)[Report inappropriate content](#)travelertwo000
Philadelphia
posts 1**59 Re Berkshire Concepts Travel Deal or Scam?**

Aug 27 2012 11:33 AM

I just attended their horrible presentation where Shayne made us say "Yes Shayne" after all of his questions. He would stop the presentation if we did not. Very annoying. I was also insulted by another worker who said "It's America, nothing is free", when I said I wasn't buying their membership. I came for the free trip. I mean, was he surprised??? That's their bait, what do you think we all came for? Well, now I'm sure that's a scam as well! To get the free trip we have to send in the tax \$ (\$100) and then they will send us available destinations. I bet they take the \$100 and run. What a horrible company that I will have nothing to do with at all!!!

— Dan in
Maine
is the
contact
for
Netrate
Concepts

BRD: 7/22/2013 DCN: 982497983
 Bargain Travel Forum: Berkshire Concepts Travel Deal or Scam? TripAd... Page 3 of 4



pitteclaire
Blackstone
posts 13

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Deal or Scam?

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Reply

Report inappropriate content



pitteclaire
Blackstone
posts 15

57 Re: Berkshire Concepts Travel
Deal or Scam?

Aug 06 2012 10:01 PM

I'm taking it to court

Reply

Report inappropriate content



choochlegirl02
Pennsylvania
posts 2
reviews 4

58 Re: Berkshire Concepts Travel
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Aug 25 2012 6:35 PM

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Reply

Report inappropriate content



travelanne000
Philadelphia
posts 1

59 Re: Berkshire Concepts Travel
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Dan in
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Netrate
Concepts

BRD: 7/22/2013 DGN: 952497983
 Netrate Concepts LLC - Delaware Company Profile (People Search and Co.. Page 1 of 1

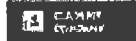
60,942,700 Companies
 53,761,211 Principals

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Information current as of Jan 14, 2013

Ads By Google

NETRATE CONCEPTS LLC

Company Name	<u>NETRATE CONCEPTS LLC</u>
Status	Unknown
Filing Date	01/04/2013
Entity Type	Limited- Liability Company (LLC)
File Number	<u>0220834</u>
Filing State	Delaware (DE)
Company Age	8 Months

Registered Agent

Charles Snyderman P a
 11 Middleton Drive
 Wilmington DE 19808



[Previous](#) [Next](#) [Search](#)

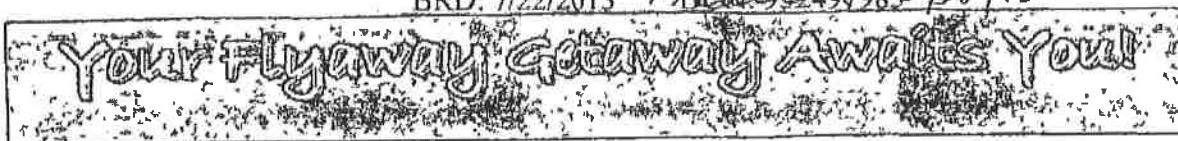
[Order Business Services For Netrate Concepts LLC](#)

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Bizapedia

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(2) Round Trip Airfare Vacation Flyaway

This offer entitles two adults to receive (2) round trip airline tickets to anywhere in the continental U.S., departing from any U.S. International airport.



This offer also includes \$2000 in online dining, grocery & shopping coupons. Coupons range from \$1 to \$10 a piece. Coupons are printed from your own computer. You will save on Restaurants, your grocery bill, movie and attraction tickets. You will even save on your shopping bill at places like Wal-Mart, Macy's, JC Penny and more...

VACATION ACTIVATION

Congratulations! In order to receive this offer you must follow the simple instructions below. After activation, your vacation documents will be mailed to you within (15) business days. If you do not receive your documents within (15) business days, please email us at: oraclepromos@gmail.com

Access Code: 2100
Serial #: RT-22368



Oracle Travel Promotions

*taxes, tips and gratuities are not included

A Special Gift Awaits You!



3 DAY LUXURY ACCOMODATIONS + 50% OFF CAR RENTAL

This offer includes 3 days in a luxury hotel for up to (4) persons sharing the same unit. This offer also includes up to 50% off Car Rental. You also have your choice of a \$100 in Travelocity gift cards or \$100 in free gasoline. Destinations included are listed below:

Atlantic City, NJ - Hilton Head, SC - Outer Banks, NC - Orlando, FL - Myrtle Beach, SC
- Maui, HI - Gatlinburg, TN - Williamsburg, VA - Lake Tahoe, NV - Ocean City, MD
Las Vegas, NV - West Palm Beach, FL - Cape Cod, MA - Branson, MO - Miami Beach, FL - Pocono Mountains, PA - Hershey, PA - Cancun, MX and more!

GIFT ACTIVATION

Congratulations! In order to receive this offer you must follow the simple instructions below. After activation, your documents will be mailed to you within (15) business days. If you do not receive your documents within (15) business days, please email us at:

oraclepromos@gmail.com

Access Code: 3205
Serial #: MD-04366



Oracle Travel Promotions

BRD: 7/22/2013 DCN: 952497983



Netrate Concepts

CONGRATULATIONS !!

Welcome to your Netrate Concepts membership. You have joined the rapidly growing group of people who love to travel and understand the value that your association with Netrate Concepts delivers. Many of our members are excited to start using the program immediately after receiving their passwords (usually less than a week) so we have prepared some initial instructions to make your first website experience enjoyable.

When arriving at our website, you will find a basic outline of our product offering. The links at the TOP of the page "PROPERTIES" will take you to a web page where you can begin to find out more about any trips we already have pre-set (DREAMTRIPS) (CONDOS) (\$399) (\$199) (EUROPEAN CONDOS) AND (TRAVEL) all links are live booking.

Within the next week, you will receive an email message that will provide you step-by-step instructions on how to best utilize NetRate's Travel Search and, also, the "Dream Vacations" portion of your program. If you have immediate needs, we encourage you to call us at 1-888-867-1802 and speak with someone from Customer Service.

In addition to all of the other travel benefits explained at your presentation, remember Netrate Concepts will allow you to take advantage of almost 1000 trips over the next 12 months. These trips are truly Dream Trips at Dream Prices- with no concern of hidden fees or costs. Be sure to check the section (on the DreamTrips page) regularly as new trips are constantly added.

Due to the volume of memberships that we process, please allow us about one week to email your Netrate Concepts login credentials or if you need immediate assistance with anything please call 1-888-867-1802.

BRD: 7/22/2013

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License # [REDACTED] 9287

Retail Installment Contract

Notice to Buyer (1) Do not sign this agreement until you have read it or if it contains blank spaces (2) You are entitled to a completed copy of this agreement (3) You can prepay the full amount due under this contract at any time (4) If you desire to pay off the balance in advance the amount which is outstanding will be furnished upon request. You as the buyer(s) wish to purchase a License in the Netrate Concepts Network (which includes the rights and privileges described in the Purchase Contract in consideration for the issuance of the License you are providing payment tendered with this Contract and your promise to pay the balance if any of your total purchase price plus any finance charges in accordance with the terms of this Contract

TRUTH IN LENDING DISCLOSURE STATEMENT					
Creditor Netrate Concepts, LLC 113 North Lancey St, Pittsfield, ME 04967					
APR The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount your credit will cost you	FINANCE AMOUNT The amount of credit provided to you or on your behalf	PAYMENT TOTAL The amount you will have paid after making all payments	TOTAL COST The total cost of your purchase on credit	
/	/	\$0.00	/	\$5,423.00	
Total Payments		Monthly Payment Amount		1st Payment Due	
/		/		08/25/13	

SECURITY You are not giving the lender a security in any property you own

PREPAYMENT Early payments are not subject to penalty. You will not be entitled to a refund of part of the finance charges

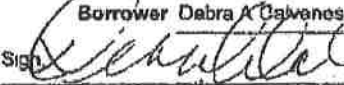
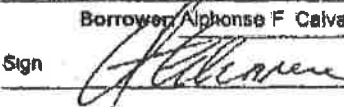
LATE CHARGES If Buyer has not made a monthly payment within 10 days of which it is due Buyer will be assessed a late charge of \$15.00. Buyer agrees to pay the actual and reasonable costs of collection including attorney's fees, occasioned by failure of the Buyer to notify the holder of any change of residence or by the failure of the Buyer to communicate with the holder for a period of 45 days after default in making payments due under this contract

ITEMIZATION OF AMOUNT FINANCED	
1. Cash Price	\$5,074.00
2. Down Payment (excluding processing fees and membership dues)	\$5,074.00
3. Amount Financed	\$0.00

You agree to pay Netrate Concepts, LLC or assignee by automatic funds debit as designated or payment coupon, all you owe under this Agreement, including all applicable interest from the date of execution hereof until paid, whether before or after judgment, at a fixed simple per annum interest rate as referenced herein, in consecutive payments in the amounts and on the dates explained above

You acknowledge that (1) prior to signing this Agreement you have read and received a legible exact and completely filled-in copy of this Agreement and that, such a copy was also signed by all the parties hereto and (2) you have received a copy of every document you signed during the contract negotiations

IN WITNESS WHEREOF, the parties have duly executed this Agreement on Jun 25, 2013

Borrower Dabra A. Calvanese
 Sign 
 Borrower Alphonse F. Calvanese
 Sign 

BRD: 7/22/2013

DCN: 952497983



RECEIPT

BE IT KNOWN, that the undersigned hereby acknowledges receipt of the sum of
\$5,423.00 paid by Debra A Calvanese which payment constitutes
payment of the sale price and/or processing fees associated with the purchase of the
Netrate Concepts LLC Software product license All sales final

The remaining unpaid balance on this account is:

\$0.00

Method of Payment Visa

Expiration

CVV

7675

Buyer Name Debra A Calvanese

Sign

06/25/13

Date

Co-Buyer Name Alphonse F Calvanese

Sign

06/25/13

BRD: 7/22/2013 DCN: 952497983



Software License Purchase Agreement

Purchase Date	06/25/13	License #	9287
Buyer Name	Debra A Calvanese	Buyer SS #	11
Co-Buyer Name	Alphonse F Calvanese	Co-Buyer SS #	0
Address 1	393 Green Hill Rd		
Address 2	N/A		
Home Phone		City	Longmeadow
Mobile Phone		State	Ma
Work Phone		Zip	01106
E-Mail Address			

Total Purchases

Software License Fee	\$4,875	Election to use Sure Pay If I/we elected to use the Sure Pay Program, my/our signatures below hereby grants permission to have my/our monthly payments automatically debited from my/our checking account.	
Annual Support Fee	\$199		
Processing Fee	\$349		
Grand Total	\$5,423		
Down Payment	\$4,875		
Processing Fee	\$349		
Annual Support Fee	\$199		
Total Cash Today	\$5,423		
Financed Amount	\$0		
Method of Payment	Visa	Condo Weeks	Four
Check or CC #	7675	Last Minute Condos.	Twelve
Support & Upgrade Fee	y	Dream Trips	UNLIMITED
		Travel Services	UNLIMITED

Comments

0

I/we understand and acknowledge that I/we are purchasing a Software License ("License") that will grant us access to the Netrate Concepts LLC search engine and Website ("Software") for purposes of accessing discounted vacation inventory available exclusively to licensees of the Software.

Further, I/we understand and acknowledge that this Software License Purchase Agreement is a legally binding contract and that I/we have read and agree to be bound by the Terms and Conditions, EULA and Buyers Acknowledgment executed separately and incorporated herein by reference.

Debra A Calvanese
Buyer (Print Name)

Signature

Alphonse F Calvanese
Co-Buyer (Print Name)

Signature

BRD: 7/22/2013 DCN: 952497983

Netrate Concepts**Reservation Services License Agreement**Date Jun 25 2013License # 3287

This Reservation Services License Agreement (hereinafter "Agreement") is made and entered into on this day by and between Netrate Concepts LLC a Delaware corporation whose address is 119 North Lancy St, Pittsfield ME 04967 (hereinafter "Licensor") and the Licensee(s) identified below

Licensee Information.Debra A Calvanese//

Name (1)

SSN

Alphonse F Calvanese0

Name (2)

SSN

393 Green Hill Rd

Street Address

LongmeadowMa01106

City

State

Zip

Telephone (Home)

Telephone (Mobile)

E-mail Address

- 1 **Purchase Price, Grant of License, and Rewards Program Credits** For and in consideration of Licensee's payment of \$5,074.00 ("Purchase Price") to Licensor, Licensor sells and grants to Licensee and Licensee purchases and accepts a non-exclusive Reservation Services License (as defined herein) And annual Weeks Program Credits relating to the Netrate Concepts travel services program (the "Network") subject to and in accordance with the Terms and Conditions attached hereto. Licensee agrees to pay the Purchase Price to Licensor pursuant to one of the following payment options

- ☐ **Cash/Check Option** By checking this box and signing below, I agree to pay the purchase price by cash or check to Licensor when this Agreement is signed
- ☒ **Credit Card Option** By checking this box and signing below, I agree to pay the Purchase Price to Licensor by credit card and I authorize Licensor to charge the Purchase Price to my credit card
- ☐ **Installment Option** By checking this box and signing below, I agree to pay the Purchase Price to Licensor in monthly installments in accordance with the following payment terms and other terms are set forth in Exhibit A which is attached hereto and incorporated herein by this reference

Cash price \$5,074.00Amount of down payment \$5,074.00Total amount financed \$0.00

All payments will be applied first to any late charges due, then to finance charges due with the remaining being applied to the Amount Financed. Payment shall be made to Licensor ("Holder") at the above address or such other place as Holder may determine

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Notice to the Licensee

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to an exact copy of the contract you sign. Keep it to protect your legal rights.

BY EXECUTION HEREIN BELOW, LICENSEE ACKNOWLEDGES AND AGREES THAT THIS AGREEMENT IS SUBJECT TO ALL THE TERMS AND CONDITIONS SET FORTH HEREIN AND IN NUMBERED PARAGRAPHS AND ANY EXHIBITS ATTACHED HERETO, ALL OF WHICH TERMS AND CONDITIONS ARE INCORPORATED HEREIN BY REFERENCE. BY SIGNING BELOW, LICENSEE ACKNOWLEDGES HAVING READ ALL PARAGRAPHS/ EXHIBITS ATTACHED HERETO AND ACKNOWLEDGES RECEIPT OF THIS AGREEMENT.

Assuming the Licensee(s) has not accessed any travel benefits and has returned to Netrate Concepts all materials delivered to them at closing, Licensee(s) has the right to rescind this transaction within a period of three (3) business days after the date of this agreement.

To exercise this right of rescission, Licensee(s) must deliver to the Netrate Concepts by certified mail within the three-business-day period, return receipt requested, at the address referenced in this contract, a written statement of their desire to rescind this transaction, and all materials that were provided and given to the Licensee(s) at the time of the purchase of their license.

WRITTEN NOTICES SHALL BE SENT TO: CRW Marketing, P.O. Box 938, Dennis, MA 02638

IN WITNESS WHEREOF, this Agreement has been executed on the date first set forth above.

LICENSEE

Sign

Name Alphonse F. Calvanese

LICENSEE(S)

Sign

Name Debra A. Calvanese

BRD: 7/22/2013

DCN: 952497983

SURE PAY AUTHORIZATION AGREEMENT

Send To **Netrate Concepts**
113 North Lancey St.
Pittsfield, ME 04967

Account #: 9287
 Contract Date: 6/25/2013
 First Debit Date: 6/25/2013

Customer Name Debra A Calvanese

Customer Name Alphonse F. Calvanese

☐ You are authorized to make my/our loan payment as indicated in the Truth-in-Lending Statement of the Purchase Agreement by charging the account listed below

☒ You are authorized to make my/our annual Support Fee payment as indicated in the Terms and Conditions of the Purchase Agreement by charging the account listed below

This Authorization is to remain in full force until revoked by me/us in writing to Netrate Concepts. I/we agree that each charge shall be the same as if each were a personal check signed by me/us. I/we understand that Netrate Concepts LLC reserves the right to terminate this payment plan or my/our participation therein.

BANK INFORMATION

Credit Card #: 7875 Exp. Date:

Card Type: Visa C V V:

Name on Card Debra A Calvanese

Billing Address: 393 Green Hill Rd

City: Longmeadow State: Ma Zip: 01106


 Signature Of Credit card Holder

6/25/13
 Date

Signature of Depositor as shown on Bank records

Date